have been asked to open branches in the rural areas so as to meet the banking requirements of rural areas. Under the current branch licensing; policy for the policy period April 1985 to March 1990, one branch of a commercial bank is to be opened for tvery 17,000 population in the rural and semi-urban areas of each Development Block in the country and that a bank branch is available within a distance of 10 kilometres. While opening a bank branch in rural areas, the main consideration is to provide access to banking facilities to rural people and not its commercial viability. Banks have been advised by Reserve Bank of India to periodically review the position of their non-viable branches including rural branches and to take necessary steps to improve their working.

(b) All banks have set up Vigilance Cells in their banks and complaints regarding corruption are looked into by the Vigilance Cell of the bank in accordance with the procedure laid down. Appropriate action is taken against the bank official against whom charges of corruption are substantiate.

(c) The award staff, i.e., Clerical and subordinate staff, in banks are eligible for payment of over-time allowance. According to readily available information furnished by public sector banks, the provisional figures of overtime allowance paid by 28 public sector banks during the last 3 years and the first half of 1987 are as under:—

Year	Overtime Allowance
	(Rs. in lacs)
1984	1070.42
1985	948.89
1986	799.49
1987 (Jan-June)	412.48

Efficiency in Banks

3371. SHRI SHANKER SINH VAGHELA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that at present the general efficiency in the banks is at its lowest ebb; if so, what steps Government have taken for its improvement;

(b) what are the State-wise breakup of cheating cases and the amount of loss suffered by banks as a result thereof and the number of bank officials/others apprehended and the punished on this account during the last three years and so far during the current year; and

(c) what are the State-wise break up of the banks looted by terrorists/ extremists, the total amount involved and the names of persons apprehended and also the measures taken to safeguard the banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI); (a) No, Sir. However, streamlining of procedures, strengthening of infrastructure, improving of human resources in pursuit of higher level of efficiency constitute continuing efforts in the public sector banks. Measures taken to improve the customer service across the counter and to cut down delays in transmission of funds, streamlining of procedures for assessment/sanction of loan applications creation of machinery for speedy redressal of customer grievances and action plans to improve nousekeeping are all contributing towards improved efficiency in the public sector banks.

(b) Reserve Bank of India has reported that irrespective of the actual date of occurrence banks report to it all cases of frauds, as soon as they are detected. The reporting system however does not generate Statewise information of the number of bank frauds, number of bank officials/ others apprehended and published. RBI has further reported that the number of bank frauds, amount involved, the number of bank officials, others apprehended and punished on this account of as reported by the 28 public sector banks during 1985, 1986 and 1987 are as indicated beow:—

Year	No. of bank frauds reported within India	Amt- involved (Rs. in crores)
1985	2157	53-38
1986	1822	44-42
1987	1256	33-47

(Upto 30th Sept. 1987)
(Data Provisional)

The amounts invoved as indicated above do not necessary represent the actual losses which the banks may have to suffer since banks generally have some securities, insurance policies and make recoveries through civil suits etc.

Regarding punishment imposed on bank officials on account of frauds RBI has reproted on the basis of information from the public sector banks as indicated below:—

Item	1985	1986	1987 (upto 30-6-87)
(i) No. of employees convicted on charges of frauds.	*73*	51	46
(ii) Employees given major/minor penalties.	720	683	370
(iii) No. of .-raploycs out of (ii) above dismissed/ Ch.trg u/rcmoved. (Data provisional)	269	291	137

(c) State-wise break-up of bank robberies/dacoities reported by the 28 pubiic sector banks duringl985, 1986 and 1987 (upto 31-10-1987) is given in the Statement. (See below.) The reporting system does not generate information separately regarding bank-robberiea/dacoities committed by terrorists/extremists.

Regarding the measures taken to safeguards the banks a High Power Working Group, which was set up in August, 1982 under the Chairmanship of the then Finance Secretary, had reviewed security arrangements in banks and made suggestions for improvements therein. The report of the Working Group was sent to the public sector banks in August 1983 for implementing the recommendations. The banks have been implementing these recommendations in a phased manner. Whilst the security of banks branches is dependent to a considera ble extent on the general secu rity environment of the area, the banks have also taken se veral measure, such *as* ap pointment of armed security guards, installation of appropriate alarm sys tems, provision of wiremesned cash cabins of cashiers, installation of col lapsible steel gates in vulnerable branches etc. The State Governments and Union Territory administration have also been requested to intensify police patrolling in areas where bank branches are located and to tighten the security cover given to such branches. Security arrangements are reviewed from time to time and im provements made in the security ar rangements of branches keeping in mind the risk factor involved.

Statement

Bank Robberies/Dacoities and the Amounts involved state-wise relating to 1985, 1986 and 1987 (up 31-10-1987)

(Rs, in Iakhs)

SI. No.	Name of the State/ Union Territory	1985 No. of dacoities/ robberies	1985 Amount involved	1986 • No. of dacoities/robberies	1986 Amount involved	19 87 No. of dacoities/robberies	19 87 Amount involved
1	2	3	4	5	6	7	8
1	Andhra Pradesh	1	12-75	1	0-19	2	14-78
2	Assam	3	1-55	4	43-08	2	46-88
3	Bihar	19	21-50	7	23-87	21	38-99
4	Chandigarh	2	0-44	1	1-34	1	0-25
5	Delhi	6	14-73	2	9-64	1+	0.22
				Foreign currency valued at Rs. O.52 lakh jewellery of Rs. 0.82 lakhs.			
6	Gujarat	1	8-42	9	14-67	6	6-12
7	Haryana	1	2.40+ weighing 369 grams.	2	8-06 Gold		
8	Himachal Pradesh	1	1-21			1	0-05
9	Jammu and Kashmir	2	0-37	1			
10	Karnataka	2	0-26				
11	Keraia	1	0-64				
12	Madhya Pradesh	5	21-18	4	7-64	3	008
13	Maharashtra	3	**5-41**	11	24-65	1	015
14	Manipur	1	Leess than 0.01	2		1	0.01
15	Meghalaya			2	2-81		
16	Nagaland	4	34-02	4	181-82	1	2-25
17	Orissa					1	0-32
18	Punjab I	10	5-89	43	63-89+ Cheques valued at US $ 45690 and £i 3040	28	594-92 Travellers
19	Rajasthan	2	1-*40*			*1*	*1-88*
20	Tamil Nadu			1		3	2-84
21	Tripura						

1	3	4						
5		6						
7		8						
22	Uttar Pradesh	9	26.39	8	7.13	5	2-43	
23	West Bengal	3	6-65+ Gold weighing grams	.5	2-59+ Gold ornaments 633 grams	3	13-30 weighing 626	
Total:		76	165 21	106	391-38	81	72547	
+		+ Gold waighing		Foreign currency valued at 1001 grams Rs.0.52 lakh and jewellery of Rs. 0.82 lakh.+Tr"avellers cheques valued at US8 45690 and £ 13040 +Gold ornaments weighing 626 grams.				

(There was one case of burglary accompanied with murder at the State Bank of Mysore Connaught Place Branch, Delhi on the night of 27th/28th May 1986. An amount of Rs. 9.64 lakhs, foreign currency worth Rs. 0.52 lakh and jewellery worth Rs. 0.82 lakh was stolen.; (Data Provisional)

बाढ़ नियंत्रण पर खर्च की गई धन राशि

3372. **श्री जगदम्बी प्रसाद यादव** : क्या जल संसाधन मंत्री यह बतानें की कृपा करेंगे कि :

(क) गंगा तथा अन्य नदियों की बाढ़ को नियंत्रित करने के लिये प्रथम योजन से लेकर आज तक कितनी धनराशि खर्च की गई है, इसे किस प्रकार खर्च किया गया तथा बाढ़ को पूरी तरह से नियंत्रित करने के लिये आठवीं योजना में क्या व्यवस्था किये जाने का विचार है ; और

(ख) गत तीन वर्षों के दौरान गंगा में बाढ़ के कारण वर्ष-वार कितना नुकसान होन का अनुमान है ?

वस्त्र मंत्रालय के राज्य मंत्री तथा जल संसाधन मंत्रालय के राज्य मंत्री (श्री राम निवास मिर्धा) : (क) छठी योजना के अन्त तक तटबंधों के निर्माण, तटबन्धों को ऊंचा उठाकर तथा सुदृढ़ करके, जल निकास खेत नालियां, जल निकास द्वारा कटाव रोधी कार्यों का निष्पादन करके शहरों की सुरक्षा तथा गांवों को ऊंचा उठाने पर 176.80 करोड़ रुपये की राशि खर्च की गई थी । सातवीं योजना के लिये 947.39 करोड़ रुपये के परिव्यय के मुकाबिले वर्ष 1985–86 तथा 1986–87 के दौरान व्यय क्रमशः 167.65 करोड़ रुपये तथा 184.57 करोड़ रु० था । आठवीं योजना के प्रस्तावों को अभी तैयार किया जाना है ।

(ख) ऐसे ब्यौरे केन्द्र में नहीं रखे जाते हैं ।

Complaints against Delhi police Personnel

3373. DR. MOHD. HASHIM KIDWAI: Will tho Minister of HOME AFFAIRS be pleased to state:

(a) the number of complaintg received against excesses committed by the Delhi Police and also negligence of duty on the part of Delhi Police personnel from January, 1986 till October, 31, 1987; and

(b) the details of action taken against the guilty police personnel?